



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

Actuarial Opinion on Participating and Non-Participating Policies

HUMANADENTAL INSURANCE COMPANY

**ACTUARIAL OPINION ON PARTICIPATING
AND NON-PARTICIPATING POLICIES
December 31, 2008**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company.

As of December 31, 2008, HumanaDental Insurance Company has no dividends or refunds apportioned for payment in 2009, and no payments on new or existing business for later years that are authorized for illustration by HumanaDental Insurance Company. An actuarial opinion on participating and non-participating policies (Exhibit 5, Interrogatory #1.1) is not required for HumanaDental Insurance Company.

Date: February 20, 2009

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